

was "the best that can be devised," displayed uneasiness over the further statement of Senator Borah that the dollar loaned on the proposed insurance scrip will be a dollar withdrawn from industry and commerce activities for a long time.

Equally impressive was the statement of the framers of the Federal Reserve bill that "just to the extent that the bank holds scrip exactly to that extent its ability to loan money to industry, commerce and agricultural production is curtailed."

Adherents of the farm-bill entered upon an active discussion of this unexpected development of the attempt of Mr. Fordney and his associates to produce the bill that would at least stand the test in the lower house, where the chief concern of members is to record themselves in favor of a bonus, regardless of the final fate of such a venture.

Bloc Leaders Fearful.

Leaders in the bloc declined to comment publicly on the project until they have seen the bill, which Mr. Fordney said would be introduced later in the day. But the representatives of the agricultural interests privately expressed the opinion that the certificate loan plan decided on would prove to be a "grave danger" if it worked out the way Mr. Glass predicted.

Bloc leaders declared that it is already extremely difficult for farmers to obtain loans because of the shortage of available funds in the local banks. They asserted that if the unloading of bonus certificates would have the effect of reducing the resources of banks available for loans to agricultural bloc members would be against it.

While many of them favor bonus legislation, their attitude toward the certificate loan plan is the same as it was regarding the sales tax suggestion made by President Harding in his letter to Mr. Fordney. Spokesmen for the bloc to-day declared that while they would like to vote for bonus legislation their enthusiasm for it would not permit them to "ruin the farming business of the country."

A few of the agricultural members were outspoken in their disapproval of the scheme. One of them, Representative McLaughlin, Republican (Neb.), said: "I am very much afraid of any bonus bill and particularly the new one which provides insurance collateral to the ex-service men. Such a measure would tie up the funds of the banks in small communities where the farmers already find it difficult to obtain loans because of the shortage of money. The scheme would, in my opinion, cause the very thing it is designed to prevent."

Fordney Working on Scheme.

Mr. Fordney and his Republican associates spent most of the day in trying to perfect the new bonus scheme so as to overcome objections presented against it by executive, Congressional and banking critics. Members of the House were very reluctant to entertain any "doubt" regarding the opinion of bankers in various parts of the country, in villages as well as in large cities.

The outstanding impression created by the avalanche of protests coming from bankers generally reflected complete disagreement with the plan to involve the Federal Reserve system in politics or to permit its use in other than the most legitimate manner. While bankers who wired to their Senators and Representatives reserved their final judgment regarding the project until the bill has been completely framed, the majority of them in the description of it furnished by Mr. Fordney, Mr. Longworth and Mr. Hawley that the orderly processes of the Federal Reserve system were to be disregarded with immediate and positive resistance.

"Without going into the merits of the measure, I say that the Republican members of the Ways and Means Committee banking sentiment showed conclusively that the fundamental objection to it rested in the plan to compel the 20,000 banks of the country to absorb at least \$1,000,000,000 of bonus certificates during the next three years. Such a plan, which is contrary to the views expressed by bankers, confirm the prediction made by Senator Glass that it would 'choke up the avenues of industrial credit and strangle legitimate business from one end of the nation to the other.'"

Constitution Among Framers.

Although the Republican members of the Ways and Means Committee who played a lone hand, as it were, as far as the Democratic members are concerned, would not admit it, the tremendous downpour of protests from bankers throughout the country created consternation among the framers of the insurance certificate project. While Treasury officials did not voice any opinions regarding the scheme, the Republican members of the Ways and Means Committee admitted great concern as to the view which the financial department of the Government would take of their new project.

The bill, which was to have been introduced to-day, was subjected to several attacks of acid to meet the main objections raised against it. The Republican committee met in the morning, leaving their Democratic conferees entirely in the dark as to what was progressing.

Following a brief meeting which, it is understood, was devoted to reading the measure, Mr. Fordney went to the White House to introduce a friend, he said. He spent only a few minutes with the President, and on leaving said the bonus bill had not been discussed. Mr. Fordney then made an attempt to introduce the bonus measure in the House with unanimous consent. An objection prevented him from doing so. The Republican committee then went at the measure until a call to nullify over the measure until a call for a quorum compelled them to abandon the anything but agreeable task.

Before Mr. Fordney could make another effort to present the bill the House adjourned for the day. Some members of the committee said that Mr. Fordney and a few of his associates would go to the White House later in the day to point out to the President the merits of their latest bonus venture and urge him to accept it.

The President's engagements prevented the conference which Mr. Fordney and the other Republican committee members desired during the afternoon, so the committee again returned to consideration of the bill to figure out how it could be made shock proof. While most of them expressed confidence in its acceptance by the mem-

WILL DROP STATE BONUS TO GET AID FOR DISABLED; \$1,000,000 BILL OFFERED

Special Dispatch to THE NEW YORK HERALD, Albany, March 6.

VETERANS who have been fighting all winter for bonus bills have indicated a willingness to drop all their pet measures if the Legislature will provide \$1,000,000 for disabled war veterans who have been out of regular employment for thirty days. Such a measure was introduced to-night by Assemblyman Arthur E. Brundage, one of the soldier legislators.

The bill creates a commission composed of the Adjutant-General, Attorney-General and State Comptroller to administer the fund. Its backers say it has the support of Gov. Miller. Members of the commission are to serve without pay, and there is to be a deputy in each Assembly District.

To benefit under the bill a veteran must produce an affidavit from a local physician that he was disabled in the world war, with an affidavit from the American Legion post or Foreign War post of his respective community.

The measure provides that no disabled veteran who is receiving vocational training at the expense of the State is eligible for compensation under this bill. Disabled soldiers receiving more than \$30 a month if single or \$45 a month if married are also outside the benefits of the bill.

Veterans who are eligible under the bill will receive \$30 a month if single and \$45 a month if married. No individual may receive more than \$250. It is estimated that about 6,000 disabled soldiers would be benefited.

Members of the lower house, of which there is scant doubt, they did not display the optimistic exuberance which on Saturday led them to predict its acceptance by the Senate, the House and ultimately, the President. As nearly as could be learned at the Capitol the President had not added a single word to his statement of Friday that "my letter to Mr. Fordney is still in existence and I have not changed my opinion regarding the bonus matter."

Members of Congress who recently expressed the belief that the President would indicate to change his mind were much less hopeful this afternoon. They admitted they had based their hopes on their interpretation of his suggestion that all bonus legislation be postponed if the sales tax proved unacceptable. The basis for their confidence in this respect was that the President had said that the bonus bill be "postponed" and not bonus legislation. In his letter to Mr. Fordney the President specifically said: "Rather than provide that the maximum cash payments shall extend over a period of two and a half years, it would be a vastly better idea to provide that the bonus shall be paid in full at once and in full so that the reward can be turned to real advantage."

The recent attitude of the President has not changed the belief that he did not mean what he said to Mr. Fordney, though some of the ardent bonus advocates appear to think otherwise. One effect of the criticism leveled at the latest bonus scheme by Senator Glass and the banking interests throughout the country was to "freeze up" Mr. Fordney and the members of the committee this afternoon. When he was asked if the bill would be presented to-morrow he replied that "he did not think so, because it is still being looked over." That is also what the other Republican members of the committee said.

The eight Democratic members of Mr. Fordney's committee who have not been consulted in the framing of the bill do not believe they will get any information regarding it until it is introduced in the House, although they assert their right to pass upon it as a committee product before its formal presentation.

It was their purpose to submit a minority report opposing the insurance certificate plan and urging as a substitution the use of foreign loans or the restoration of war time taxes. They expressed doubt to-night that they would get an opportunity to prepare such a report. They are deeply resentful over the matter.

WOUNDED VETERAN SAYS BONUS GRAB IS CRIME

He Accuses American Legion of Breaking Promises.

Special Dispatch to THE NEW YORK HERALD, Washington, D. C., March 6.

"If the people of the country could understand the needs of the maimed, sick and helpless victims of the war, which the Government is doing everything to alleviate," said William J. Kirkpatrick, a wounded veteran at Mount Airy Hospital, to-day, "they would without hesitation silence these bonus agitators once and forever, because they would realize that every cent paid to an able-bodied ex-service man at this time means just that much diverted from the care of the real sufferers of the world conflict."

"We are non-partisan here," he added, "representing no soldier organization. But the American Legion several times has made promises to its list of fortunate comrades in arms which it has failed to keep."

"Now it seems to have forgotten us entirely in its mad fight for a bonus. The members of the committee are as far as to say we boys who protested against the bonus to the President were bought off. They know they lie when they say it."

"What they really are trying to do is to make excuses to themselves and the country for the crime they are trying to commit—sweep the business and welfare of the country for a few dollars for themselves."

NEW HAVEN CHAMBER ALSO OPPOSES BONUS

Favors Plan Like Connecticut Soldier Relief Fund.

NEW HAVEN, March 6.—The New Haven Chamber of Commerce, at a meeting to-night, went on record as opposed to all soldier bonus proposals which have been pending in Washington. A suggestion made by Frank S. Buttrick, State treasurer of the American Legion, that the chamber advocate the adoption by the Government of a plan similar to the one in the Connecticut Soldiers' Relief Fund, was favorably received, and it was voted that this suggestion be considered by the legislative committee of the chamber, of which Dr. Arthur T. Hadley, president emeritus of Yale, is chairman.

This committee plans to frame a measure embodying the Connecticut fund idea and send its recommendations to the United States Chamber of Commerce.

The Connecticut fund consists of \$2,500,000 in bonds, the income from which is used to aid disabled and needy war veterans.

FOUND ANYTHING?

If so, see it if it is advertised in the Lost and Found column of to-day's New York Herald.

ARMY-BONUS HAVE SWEEPING COUNTRY

Loan Certificate Plan Develops Opposition From War Veterans.

FARM STATES OBJECT

70 Per Cent. of Letters Reaching Congress Oppose Gratuity Scheme.

SUMMARY OF PROTESTS

Three Ex-Service Men in Georgia Declare Against 'Tip' of Any Kind.

Special Dispatch to THE NEW YORK HERALD, Washington, D. C., March 6.

The telegraph wires and mails furnish rather convincing proof that the insurance loan certificate plan which the House Ways and Means Committee decided to adopt to finance the bonus is, if anything, less popular than any of its dangerous predecessors.

Instead of satisfying men and women citizens throughout the country who are opposed to the bonus raid on general principle the new scheme has inspired an avalanche of protests from people of every condition.

The outstanding feature of the popular revision against the bonus scheme is that the "pawbroker bill," as the latest Ways and Means project is called, has developed opposition from ex-service men themselves.

Any Bonus Scheme Opposed.

It is estimated in Congressional circles that each Senator and Representative receives on an average of 100 letters and telegrams a day regarding the bonus. More than 70 per cent. of these reflect opposition to the scheme regardless of the manner in which it is proposed to finance it.

Another significant phase of the widespread opposition to any bonus is the greater number of letters coming from agricultural States, and particularly those in the South.

Many of the protests received during the last day, two enclose editorials and news articles from New York Herald analyzing and describing the effect of the bonus raid on the national finances and business of the country.

Some of the writers who inclose these clippings unhesitatingly credit THE NEW YORK HERALD with having inspired the tremendous wave of opposition to the bonus.

From a woman voter in New York City: "I inclose two clippings from THE NEW YORK HERALD which I think express the sentiment of voters generally in this State. I wish to enter my strong protest against a bonus bill of any kind at this time."

From a resident of New Jersey: "At a meeting of the board of governors of the North Plainfield club, which I attended recently, the subject of soldiers' bonus was brought up. It developed that the eleven men present were unanimously opposed to a soldiers' bonus at this time."

Condemned in Princeton.

From an ex-service man in Princeton, N. J.: "Princeton ex-service men are 337 to 23 against the proposed methods of the proposed soldiers' bonus and 229 to 165 in condemning as unworthy the motive of Congressmen furthering its enactment."

From a resident of New Jersey: "The New York Herald, in an editorial to-day, inclosed a clipping from the New York Herald which I think expresses the sentiment of the noblest States in the Union, won't you come out against it as representative of the State and your State, and not bow down to the clamoring hordes in the American Legion?"

From the father of three ex-service men in Florida: "As an 100 per cent. American, the father of three service men, one of whom was wounded and disabled, I am opposed to the bonus bill. I am opposed to the bonus bill because it is a plain robbery of the American people."

From a small merchant in West Virginia: "Like many good citizens of your constituency, I fall to take sufficient interest in the affairs of the nation, but believe me, if that soldiers' bonus bill goes through, you and your party will get a black eye in this section of the State."

A Word of Advice.

From an ex-service man in Chicago: "Being a member of many fraternal and military organizations and an ex-service man I am qualified to say that if the Government would pay more attention to its disabled men the rest of the calamity howlers would not have a foot to stand on."

From an American Legion man in Alabama: "I saw your name in the list of those opposed to the soldiers' bonus bill. Why all the opposition? We service men know our friends and our enemies, and we know that the bonus bill can kiss his job good bye. This means you, too."

From an American Legion post in Pennsylvania: "At a meeting of the ex-service men of this community I was instructed to send you the following: 'We are unalterably opposed to the bonus bill because: (1) Every penny available in the Treasury of the United States should be used in the relief of the sick, who were rendered helpless while serving their country. (2) A bonus bill can only increase the cost of living, either through general taxation or diversion of funds needed in other directions. (3) We do not want any pension system. The idea is economically wrong and should be smothered in its infancy. (4) The bonus bill is a plain robbery of the American people. (5) Any one should be rewarded for merely doing his duty. We do not want a tip, nor do we believe any self-respecting ex-service man wants one.'"

From an ex-service man in Indiana: "As a member of the American Expeditionary Force, who spent twenty months overseas, eighteen of which were actively engaged in the line of battle, I wish to express my absolute disapproval of the soldiers' bonus bill. Personally I think the American Legion has gone far out of its way to make itself a political organization and feel that this is a disgraceful representation of good, red-blooded Americans who did not enter the war with any thought of personal gain."

Postal Receipts Show Revival of Business

WASHINGTON, March 6.—A reflection of the business revival throughout the country was seen by the Post Office Department to-day in reports from fifty of the largest post offices showing receipts of \$20,339,000 for February, an increase of 6.41 per cent. over the same month last year.

Parcel post centers, such as Chicago, showed decided increases.

MELLON FINDS HE'S HEAD OF DRY NAVY

'Chasers' Borrowed for Coast Guard Prohibition Unit Without His Approval.

Special Dispatch to THE NEW YORK HERALD, Washington, D. C., March 6.

Secretary of the Treasury Mellon, in office just one year, indulged in the greatest laugh he has had in that period, when asked to-day what he thought of a plan to create a "prohibition navy."

Mr. Mellon thought the suggestion a joke until he was informed that an order had been issued authorizing the transfer of eleven United States Navy subchasers to the Coast Guard service, to be lent to the prohibition unit of the Treasury Department.

Then the Secretary stopped laughing and ordered investigation to determine by what authority plans for maintenance of the fleet of chasers had been perfected. It appears that the cost of operating the fleet, which would be under the direct control of the prohibition unit, would be borne out of the Treasury Department's allowances for liquor enforcement.

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FIGHT ON IN SENATE OVER 4 POWER PACT

President Asked What Effect It Will Have on the Ishii Agreement.

BORAH IS IN DOUBT

Assurances From Underwood and Lodge Fail to Convince Senator.

NEW SPEAKS FOR TREATY

Protects Rights in Pacific and Provides for Friendly Adjustments, He Says.

Special Dispatch to THE NEW YORK HERALD, Washington, D. C., March 6.

The fight to secure ratification of the four Power treaty entered into by the United States, Japan, Great Britain and France to insure peace in the Pacific opened in the Senate to-day with a formal argument in favor of ratification by Senator New (Ind.), listed as an Administration Senator and an opponent of all reservations.

Opponents, acting through Senator Borah (Idaho), countered by introducing a resolution requesting the President to furnish information showing just what effect, if any, the four Power treaty has upon the Lansing-Ishii agreement.

The Borah resolution was adopted, Senator Lodge explaining he had no objection to it, and the request will go to the President.

His introduction drew forth the statement from Senator Underwood (Ala.), Democratic leader and a delegate at the conference, that the general effect was to nullify the Lansing-Ishii agreement.

Seek Basis for Attack.

Senator Borah differed from this view. The purpose of the resolution is to furnish the basis of an attack upon the four Power treaty which, according to its opponents, leaves the interpretation of the Lansing-Ishii agreement in doubt.

The resolution reads: "Resolved, That the President be and he is hereby requested, if not incompatible with the public interest, to advise the Senate as to the present status and binding effect of what is known as the Lansing-Ishii agreement between the United States and the empire of Japan."

Secondly, as to whether or not the four Power pact, now before the Senate for consideration, if ratified, will abrogate, nullify or in any way modify such agreement, and as to what will be the status of said agreement after the ratification of said four Power pact.

Commenting on the Borah resolution Senator Underwood said any one who will read the treaties is bound to arrive at the conclusion that the Lansing-Ishii agreement or understanding has no further binding effect, and that the terms of that understanding are wiped out by these treaties.

"There is a wide difference of opinion about that," Senator Borah replied. "I have never been able to ascertain what was ever discussed at all. If it has been, I presume these discussions will throw some light upon the meaning of the treaty. At any rate, it will do no harm to discover if it was discussed and what effect ratification of the four Power treaty will have upon it."

Robinson With Borah.

Senator Robinson, Democrat (Ala.), differed with Senator Underwood and insisted that there is nothing in the treaties which revokes the agreement.

As explained by Senators Underwood and Lodge, the effect of the series of treaties, which must be considered as part of a whole scheme, nullify the effect of the agreement negotiated by former Secretary of State Lansing, and former Ambassador Lord of Japan. The nine Power Chinese treaty, it is asserted, especially nullifies the purpose of the agreement which was recognized by the Lansing-Ishii agreement in territory near her because of "proximity."

Secretary of State Hughes, in a letter to Mr. Alfred Zens, Chinese Minister at Washington, just previous to the arm conference, interpreted the agreement as not recognizing any rights to Japanese nationals not accorded to those of America.

The argument made Senator New (Ind.), in favor of ratification, deal comprehensively with the generals of the four Power treaty. He said the conference was conceived in a spirit of generosity and trust and that its purpose was to eliminate causes for suspicion, fruitful causes of war.

"The Power left the conference," he said, "possessed of every right, enjoying every power which was theirs when they came, save only those they willingly and gladly gave up for the general good. They thus were more firmly united, more strongly welded for right and justice in international relations, warring friends and neighbors, with keener and more sympathetic mutual understandings than ever before. The spirit of sacrifice which has flowed in, as through the conference, leaves the world a better and a safer place to live in."

Senator New cited previous attempts to work out a common understanding among nations of which failed because they lacked the elements of justice and fairness. None of the six treaties submitted by the President, he said, contained principles new to American diplomacy.

Senator New recited the growth of American interests in the Pacific, developing with the acquisition of the Pacific coast region, the acquisition of Hawaii and culminating in the possession of the Philippines.

"Our present position in trans-Pacific affairs is not a new venture," he said, "and our present position in trans-Pacific affairs is not a new venture."

"It is a reaffirmation of the principle which, formally declared in the decade ago, has governed for that period the relations between the United States and Japan, and which has subsisted between Great Britain and Japan for twice that period," he said.

No Settlements by Force.

"There is in the treaty before us no provision for force by one against the others, or by the others against the one; there is not even a covert threat of force. There is only an undertaking of friends to talk, even if they cannot adjust them in a spirit of equity and brotherhood."

Senator New emphasized the point that the treaty is in no manner an attempt, and said those who call it one have not carefully examined it.

One of the outside treaty developments of the day was a speech in the House by Representative John Philip Hill (R., Md.), prospective candidate for the Republican nomination for United States Senator against Senator Joseph Irwin France, opponent of the treaty.

Representative Hill said it was time members of the House allowed their Senators to know where the House members stood on the treaties, and he expressed his unhesitating approval of them.

"I cannot conceive that any Republican Senator will vote against these treaties and be able still to be a member of that party."

BRYAN BACK AGAIN AS PARTY'S LEADER

Urges Immediate Ratification of Arms Treaties.

Special Dispatch to THE NEW YORK HERALD, Washington, D. C., March 6.

William J. Bryan served notice on the Democratic party to-day that he contemplated a resumption of the leadership which he dramatically laid down at Baltimore when Woodrow Wilson was nominated.

Soon after arriving in Washington Mr. Bryan issued a statement in which he advised immediate ratification of the treaties growing out of the conference for the limitation of armaments, including the four-Power treaty.

Mr. Bryan wants the treaties ratified because, doing so will clear the ground for attack upon the domestic issues of the country. He advises the Democrats to do this at a time when their leaders in the Senate are at variance, some of them in opposition to the treaties and some for it, and none apparently knowing just why they are for or against.

Anything besides immediate ratification, Mr. Bryan makes plain to his fellow Democrats, will bring public condemnation upon his party.

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